

Page 16, line 13:

A3 --Once the price has been set and the employer agrees to buy the policy, a contract 50 (Figures 8A to 8U) is provided by the insuring entity to the employer. In return, the employer pays an annual premium 52.--

In the claims:

Cancel claims 1-31. ✓

Please amend claim 32 as follows:

sub 32. A computer-based method for use in reducing a durational risk associated with benefits to be paid under an insurance product that provides termination benefits to employees who are non-voluntarily terminated from employment by an employer, the method comprising:

storing information that indicates receipt of notification of non-voluntary termination of an employee covered by the termination benefits,

storing information that can be assembled into prescribed interactions with terminated employees, and

in response to the stored information about notification of non-voluntary termination, providing a prescribed interaction to accumulate information useful in placing the employee in a new job, and

storing the results of the interaction.

Please add claim 34:

sub 34. The method of claim 32 in which the interaction comprises an interview.--

In the Drawings

Please add Figures 8A-8U.